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PATENT  
Attorney Docket No. COS94041C1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:	) Mail Stop AF
	)
John GAVAN et al.	) Group Art Unit: 3621
	)
Application No.: 10/627,033	) Examiner: Charles C. Agwumezie
	)
Filed: July 24, 2003	)
	)
For: SYSTEM AND METHOD FOR	)
DETECTING AND MANAGING	)
FRAUD	)

U.S. Patent and Trademark Office  
Customer Window, Mail Stop AF  
Randolph Building  
401 Dulany Street  
Alexandria, Virginia 22314

**AMENDMENT AFTER FINAL**

In response to the final Office Action of December 8, 2006, and pursuant to 37 C.F.R. §

1.116, Applicants propose amending the present application as follows.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 15 of this paper.